

**LAW OFFICES OF SCOTT A. STEINBERG**

*Proposed Attorney for the Debtor*

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UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
In re:

**ROBERT LITWIN,**

Debtor.  
-----X

Chapter 11

Case No. 14- 12933 (REG)

**DECLARATION OF ROBERT LITWIN  
PURSUANT TO LOCAL BANKRUPTCY RULE 1007-2**

STATE OF NEW YORK                    )  
  ) ss.:  
COUNTY OF NASSAU                 )

ROBERT LITMAN, being duly sworn, deposes and says:

1. I am the Debtor in the above captioned case. Pursuant to Bankruptcy Rule 1007(d) and Local Rule of this Court 1007-2, I provide the following information.

**Local Rule 1007-2(a)(1)**

2. I am a 44 year old Polish immigrant who came to this country in 1988. I am a house painter by trade. In 1993 and 1996, respectively, I invested my modest earnings to purchase two properties (discussed in detail below) in Harlem, which are the subject of a pending foreclosure action in New York County (the "Foreclosure Action").

3. As stated above, I own two properties in Harlem; one located at 342 West 123<sup>rd</sup> Street, New York City (the "123<sup>rd</sup> Street Property") and the second located at 127 West 112<sup>th</sup>

Street, New York City (the "112<sup>th</sup> Street Property" and together with the 123<sup>rd</sup> Street Property the "Properties").

4. The 123<sup>rd</sup> Street Property was acquired by me in 1993, as an empty lot, for a purchase price of \$6,100. The purchase price was paid from my earnings as a house painter. The property is currently improved by a six story building, which was constructed by me and two helpers. Additional construction is required to make the 123<sup>rd</sup> Street Property habitable and the property does not yet have a certificate of occupancy. The land underlying the building is prime real estate suitable for development. The 123<sup>rd</sup> Street Property was recently valued at \$1.2 million.

5. I acquired the 112<sup>th</sup> Street Property in 1996 for \$23,000. The purchase price was paid from my earnings. This property is a vacant lot suitable for development. By all accounts it is prime real estate. A recent appraisal of the 112<sup>th</sup> Street Property values the property at \$2.1 million, conservatively.

6. My financial difficulties are due mainly to the commencement of the Foreclosure Action by AHM Advisors, LLC, the holder of the first mortgage on the 112<sup>th</sup> Street Property and the 123<sup>rd</sup> Street Property. The filing of the Chapter 11 petition was necessary to preserve my interest in the Properties and afford me additional time to finalize negotiate on the terms of a joint venture agreement with a real estate developer for the development of the 112<sup>th</sup> Street Property..

**Local Rule 1007-2(a)(2)**

7. This case was not originally commenced under Chapter 7 or 13 of the Bankruptcy Code.

**Local Rule 1007-2(a)(3)**

8. Upon information and belief, no committee was organized prior to the order for relief in this Chapter 11 case.

**Local Rule 1007-2(a)(4)**

9. The names and addresses of my twenty (20) largest unsecured creditors excluding (i) those creditors who or which would not be entitled to vote at a creditors' meeting under 11 U.S.C. Section 702; (ii) such creditors who were employees of mine at the time of the filing of the Chapter 11 petition; and (iii) creditors who are "insiders" as that term is defined in 11 U.S.C. Section 101(31) are annexed hereto as **Exhibit "A"**.

**Local Rule 1007-2(a)(5)**

10. A list of my five largest secured creditors is annexed hereto as **Exhibit "B"**.

**Local Rule 1007-2(a)(6)**

11. A summary of my assets and liabilities is annexed as **Exhibit "C"**.

**Local Rule 1007-2(a)(7)**

12. Being an individual, I do not have any publicly held shares of stock, debentures or other securities.

**Local Rule 1007-2(a)(8)**

13. None of my property is in the possession or custody of any custodian, public officer, mortgagee, pledgee, assignee of rents, or secured creditor, or any agent for such entity.

**Local Rule 1007-3(a)(9)**

14. I operate my business from my home which is located at 100 West 106<sup>th</sup> Street, New York, New York 10025.

**Local Rule 1007-2(a)(10)**

15. My substantial assets are located at 342 West 123<sup>rd</sup> Street, New York City and



127 West 112<sup>th</sup> Street, New York City.

**Local Rule 1007-2(a)(11)**

16. As of the Filing Date, the Debtor was a party to the following litigation:
- (i) AHM Advisors, LLC v. Robert Litwin, Index No. 810112/2012, pending in Supreme Court of the State of New York, New York County. This is the Foreclosure Action.
  - (ii) OTL Enterprises v. Robert Litwin, Index No. 652111/2013, pending in Supreme Court of the State of New York, New York County. Action by plaintiff to compel defendant to comply with alleged letter of intent.

**Local Rule 1007-2(b)(1)**

17. I currently have no employees.

**Local Rule 1007-2(b)(2)**

18. I do not expect to receive any income during the next thirty (30) days.

**Local Rule 1007-2(b)(3)**

19. The estimated schedule of cash receipts and disbursements for the thirty (30) day period following the filing of the Chapter 11 petition is attached hereto as **Exhibit "D"**.

**Conclusion**

20. I believe it is in the best interests of all of my creditors that I be afforded an opportunity to reorganize my obligations in Chapter 11.
21. My needs and interests and those of my creditors will best be served by my continued possession of my assets and management of my affairs as a Debtor-in-Possession under Chapter 11 until confirmation of a reorganization plan.
22. Pursuant to 28 U.S.C. § 1746, I declare under the penalty of perjury that the

foregoing is true and correct.

New York, New York  
November 5, 2014

A handwritten signature in black ink, appearing to read "Robert Litwin", written over a horizontal line.

Robert Litwin

**EXHIBIT "A"**

**TWENTY LARGEST UNSECURED CREDITORS**

**See list attached hereto.**

\* List does not include insiders within the meaning of 11 U.S.C. Section 101 (14).



B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Southern District of New York**

In re **ROBERT LITWIN**

Debtor(s)

Case No. **14-12933**

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
American Express P.O. Box 1270 Newark, NJ 07101-1270	American Express P.O. Box 1270 Newark, NJ 07101-1270	Credit Card		Unknown
Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	Credit Card		Unknown
Capital One Bank 1680 Capital One Drive Mc Lean, VA 22102	Capital One Bank 1680 Capital One Drive Mc Lean, VA 22102			15,793.00  (Unknown secured)
Chase Bank P.O. Box 14153 Wilmington, DE 19886-5153	Chase Bank P.O. Box 14153 Wilmington, DE 19886-5153	Credit Card		Unknown
City Platinum Select Card P.O. Box 183113 Columbus, OH 43218-3113	City Platinum Select Card P.O. Box 183113 Columbus, OH 43218-3113	Credit Card		Unknown
Environmental Contro Board 3030 Third Avenue Bronx, NY 10455	Environmental Contro Board 3030 Third Avenue Bronx, NY 10455	Environmental Violation		150.00
FIA Card Services, N.A. 655 Papermill Road Newark, DE 19711	FIA Card Services, N.A. 655 Papermill Road Newark, DE 19711			10,553.70  (Unknown secured)
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2006		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2007		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2008		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2009		Unknown



B4 (Official Form 4) (12/07) - Cont.

In re **ROBERT LITWIN**

Case No. **14-12933**

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2010		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2011		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2012		Unknown
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Income taxes due for 2013		Unknown
Kain Realty 37 West 84th Street New York, NY 10024	Kain Realty 37 West 84th Street New York, NY 10024	Rent		4,000.00
NYC Dept. of Finance 345 Adams Street, 3rd Floor Attn: Legal Affairs Brooklyn, NY 11201	NYC Dept. of Finance 345 Adams Street, 3rd Floor Attn: Legal Affairs Brooklyn, NY 11201	Real estate taxes for 129 W.112th Street		56,135.00
NYC Dept. of Finance 345 Adams Street, 3rd Floor Attn: Legal Affairs Brooklyn, NY 11201	NYC Dept. of Finance 345 Adams Street, 3rd Floor Attn: Legal Affairs Brooklyn, NY 11201	Real Estate taxes for 342 West 123rd Street		53,757.00
NYS Dept. of Taxation & Financ Bankruptcy Unit PO Box 5300 Albany, NY 12205-0300	NYS Dept. of Taxation & Financ Bankruptcy Unit PO Box 5300 Albany, NY 12205-0300	Income taxes due for 2006		Unknown
NYS Dept. of Taxation & Financ Bankruptcy Unit PO Box 5300 Albany, NY 12205-0300	NYS Dept. of Taxation & Financ Bankruptcy Unit PO Box 5300 Albany, NY 12205-0300	Income taxes due for 2007		Unknown

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **ROBERT LITWIN**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **November 10, 2014**

Signature

**ROBERT LITWIN**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.



**EXHIBIT "B"**

**5 LARGEST SECURED CREDITORS**

**Creditor**

**Amount**

AHM Advisors, LLC  
515 East Las Olas Blvd.  
Suite 400  
Fort Lauderdale, FL 33301

\$1,200,000

**EXHIBIT "C"**

**SUMMARY OF ASSETS AND LIABILITIES**

**TO BE FILED SEPARATELY**

**EXHIBIT "D"**

**SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS FOR THE THIRTY DAY  
PERIOD FOLLOWING FILING OF THE CHAPTER 11 PETITION**

**Attached hereto.**



Fill in this information to identify your case:

Debtor 1 ROBERT LITWIN

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number 14-12933  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- ☒ Employed  
☐ Not employed

Occupation

House Painter/Handyman

Employer's name

Employer's address

Debtor 2 or non-filing spouse

- ☐ Employed  
☐ Not employed

How long employed there? \_\_\_\_\_

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,000.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,000.00</u>	\$ <u>N/A</u>

Debtor 1 **ROBERT LITWIN**

Case number (if known) **14-12933**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>2,000.00</b>	\$ <b>N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: _____	5h. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,000.00</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: _____	8h. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,000.00</b> + \$ <b>N/A</b>	= \$ <b>2,000.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12. \$	<b>2,000.00</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		



Fill in this information to identify your case:

Debtor 1 ROBERT LITWIN

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number 14-12933  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

11

☐ No  
☒ Yes

Son

13

☐ No  
☒ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

**Your expenses**

4. \$ 850.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

4d. \$ 0.00

5. \$ 0.00



Debtor 1 **ROBERT LITWIN**

Case number (if known) **14-12933**

**6. Utilities:**

- 6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: \_\_\_\_\_

6a. \$ 150.00  
6b. \$ 0.00  
6c. \$ 93.00  
6d. \$ 0.00

**7. Food and housekeeping supplies**

7. \$ 500.00

**8. Childcare and children's education costs**

8. \$ 0.00

**9. Clothing, laundry, and dry cleaning**

9. \$ 25.00

**10. Personal care products and services**

10. \$ 50.00

**11. Medical and dental expenses**

11. \$ 100.00

**12. Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments.

12. \$ 50.00

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 0.00

**14. Charitable contributions and religious donations**

14. \$ 0.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 0.00

15b. Health insurance

15b. \$ 0.00

15c. Vehicle insurance

15c. \$ 0.00

15d. Other insurance. Specify: \_\_\_\_\_

15d. \$ 0.00

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$ 0.00

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ 0.00

17b. Car payments for Vehicle 2

17b. \$ 0.00

17c. Other. Specify: \_\_\_\_\_

17c. \$ 0.00

17d. Other. Specify: \_\_\_\_\_

17d. \$ 0.00

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ 0.00

**19. Other payments you make to support others who do not live with you.**

\$ 0.00

Specify: \_\_\_\_\_

19.

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ 0.00

20b. Real estate taxes

20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0.00

20e. Homeowner's association or condominium dues

20e. \$ 0.00

**21. Other:** Specify: \_\_\_\_\_

21. +\$ 0.00

**22. Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.

22. \$ 1,818.00

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 2,000.00

23b. Copy your monthly expenses from line 22 above.

23b. -\$ 1,818.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 182.00

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain: